



SENIOR LOAN OFFICER (SUPERVISOR)

OPEN SPOT EXAMINATION

CALIFORNIA STATE GOVERNMENT: EQUAL OPPORTUNITY TO ALL REGARDLESS OF RACE, COLOR, CREED, NATIONAL ORIGIN, ANCESTRY, SEX, MARITAL STATUS, DISABILITY, RELIGIOUS OR POLITICAL AFFILIATION, AGE, OR SEXUAL ORIENTATION.

IT IS AN OBJECTIVE OF THE STATE OF CALIFORNIA TO ACHIEVE A DRUG-FREE STATE WORKPLACE. ANY APPLICANT FOR STATE EMPLOYMENT WILL BE EXPECTED TO BEHAVE IN ACCORDANCE WITH THIS OBJECTIVE BECAUSE THE USE OF ILLEGAL DRUGS IS INCONSISTENT WITH THE LAW OF THE STATE, THE RULES GOVERNING CIVIL SERVICE, AND THE SPECIAL TRUST PLACED IN PUBLIC SERVANTS.

SPOT FOR

Sacramento County - Indicate this location on your application. The California Highway Patrol is administrating this examination for the Business, Transportation & Housing Agency's **California Infrastructure and Economic Development Bank**. An employment list will be established for Sacramento County.

Positions exist in Sacramento County.

FINAL FILING DATE

September 24, 2009

Applications (STD. 678, Rev. 12-06) must be **POSTMARKED** no later than the final filing date. Applications postmarked, personally delivered, or received via interoffice mail after the final filing date will not be accepted for any reason. Submit applications to:

California Highway Patrol
Selection Standards and Examinations Unit
P.O. Box 942898
Sacramento, CA 94298-0001

DO NOT SUBMIT APPLICATIONS TO THE STATE PERSONNEL BOARD.

SPECIAL TESTING ARRANGEMENTS

If you have a disability and need special testing arrangements, mark the appropriate box in item number 2 on the application. You will be contacted to make specific arrangements.

NOTE: Accepted applicants are required to bring either a photo identification card or two forms of signed identification to each phase of the examination.

QUALIFICATIONS APPRAISAL INTERVIEW

It is anticipated that interviews will be held during November 2009.

SALARY RANGE

\$5576 - \$6727

This is an open examination. Career credits do not apply.

ELIGIBLE LIST INFORMATION

A departmental eligible list will be established for the Business, Transportation & Housing Agency. This list will be abolished 48 months after it is established unless the needs of the service and conditions of the list warrant a change in this period. Please note that the list can be abolished any time after 12 months based on the needs of the service.

REQUIREMENTS FOR ADMITTANCE TO THE EXAMINATION

NOTE: All applicants must meet the experience and/or education requirements for this examination by the final filing date.

Experience applicable to one of the following patterns may be combined on a proportional basis with experience applicable to another pattern to meet the total experience requirements. Additionally, state experience applied toward the "non-state experience" pattern must be in a classification at a level of responsibility at least equivalent to that of one of the classifications specified in the promotional state experience pattern.

Either I

Experience: One year of experience in California state service as a Staff Loan Officer (Specialist), Staff Loan Officer (Supervisor), or Staff Loan Officer (Trade Finance).

Or II

Experience: Three years of experience in California state service as a Loan Officer.

Or III

Experience: Six years of commercial lending experience, and a thorough knowledge and understanding of complex financial statements and international terms and conditions. This experience must have included responsibility for supervision of the loan process. **and**

Education: Graduation from college, preferably with a major in the field of Economics, Business Administration, International Trade, Finance, Real Estate, or Accounting. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. (Additional qualifying work experience may be substituted for the required education on a year-for-year basis by applicants who have at least 16 semester units of college-level training in the required course work listed above.)

Or IV

Experience: Five years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations, or export transactions and international documentary procedures. This experience must have included responsibility for supervision of the loan process. **and**

Education: A Master's or Doctorate Degree in Business Administration, Finance, Economics, or a related field. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate.

NOTE: APPLICANT SHALL PROVIDE COMPLETE EDUCATIONAL INFORMATION AT THE TIME OF FILING. PLEASE INCLUDE A COPY OF YOUR TRANSCRIPT (OFFICIAL OR UNOFFICIAL) FROM THE COLLEGE OR UNIVERSITY FROM WHICH YOU OBTAINED THE REQUIRED

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

SENIOR LOAN OFFICER (SUPERVISOR)

JT15-7484

9HP12

BULLETIN RELEASE DATE: September 3, 2009

FINAL FILING DATE: September 24, 2009

LOCATION: Sacramento County

CURRICULUM AND/OR PRESCRIBED COURSES PERTINENT TO THIS EXAMINATION. THIS INFORMATION SHALL INCLUDE THE COURSE TITLE, NUMBER OF UNITS, DATE OF COMPLETION, AND INSTITUTION ATTENDED. IF YOU HAVE GRADUATED FROM COLLEGE, PLEASE INCLUDE A COPY OF YOUR DEGREE. APPLICATIONS RECEIVED WITHOUT THE REQUIRED EDUCATIONAL INFORMATION WILL BE REJECTED.

SPECIAL PERSONAL CHARACTERISTICS

The following characteristics are required: willingness to travel throughout the state; work irregular hours; and apply public speaking skills.

ADDITIONAL DESIRABLE QUALIFICATIONS

Preferred additional education includes courses in statistics, mathematics, college composition, speech/oral communications, business composition, and economics; and possession of a valid driver license.

THE POSITION

This is the full supervisory level. Positions are characterized by the following criteria:

- 1. Incumbents are full supervisors over a medium-size group of professional, technical, and clerical staff, who perform moderately complex activities.
- 2. Incumbents spend much of their time in supervision activities.

EXAMINATION INFORMATION

This examination will consist of a Qualifications Appraisal Interview weighted 100%. The interview will include a number of predetermined job-related questions. In order to obtain a position on the eligible list, a minimum rating of 70% must be attained in the interview. **Competitors who do not appear for any phase of the examination will be disqualified.**

Qualifications Appraisal Interview Only - Weighted 100%

Scope:

In addition to evaluating the competitor’s relative abilities as demonstrated by quality and breadth of experience, emphasis in the examining interview will be on measuring competitively, relative to job demands, each competitor’s knowledge and abilities as described below.

- A. Knowledge of:
- 1. Loan documentation activities including trade, industry, and financial conditions.
 - 2. Contract processing.
 - 3. Banking portfolios.
 - 4. Basic accounting principles.
 - 5. General provisions of federal, state, and local laws, regulations, and programs relating to loan funding.
 - 6. Basic credit and financial analysis factors and techniques.
 - 7. Basic finance principles.
 - 8. Interpretation and application of federal, state, and local laws relating to the loan program.
 - 9. Well developed working knowledge of loan support activities.
 - 10. Conventional financing and lending procedures.
 - 11. Institutional loan requirements.
 - 12. Methods of financing to obtain loan commitments.
 - 13. Agency’s role in loan development.
 - 14. Methods and techniques of program evaluation and development.
 - 15. Resolving problem loans.
 - 16. Proper structure of loan documentation including high risk domestic loans and direct loan applications.
 - 17. International export finance issues and export loan applications.
 - 18. Lender sourcing for export finance loans.
 - 19. Principles and practices of personnel administration, supervision, and training.
 - 20. A supervisor’s role in the Agency’s Equal Employment Opportunity Program guidelines, and the processes available to meet equal employment opportunity objectives.
- B. Ability to:
- 1. Analyze, evaluate, and interpret information and situations effectively.
 - 2. Develop alternatives and recommend course of action demonstrating initiative, creativity, and flexibility.
 - 3. Determine potential feasibility of business loans.
 - 4. Respond to inquiries and requests for technical assistance from businesses, governmental entities, and lending institutions.
 - 5. Analyze data and present technical information demonstrating good communication skills.
 - 6. Consult with and advise other governmental staff on a wide variety of loan program issues.
 - 7. Follow instructions in an efficient, accurate, and timely manner.
 - 8. Work independently or as a lead staff.
 - 9. Evaluate and develop procedures and guidelines to ensure compliance with loan programs.
 - 10. Prepare clear, concise reports.
 - 11. Provide technical assistance and consultation.
 - 12. Establish and maintain cooperative relationships with those contacted during business transactions.
 - 13. Identify special needs from the different types of loan applicants.
 - 14. Maintain a network of public and private organizations.
 - 15. Participate in public relations seminars and presentations.
 - 16. Assume lead responsibility as the authority on export finance loan programs.
 - 17. Plan, organize, direct, and evaluate the work of others.
 - 18. Develop and establish program priorities, goals, and objectives.
 - 19. Respect and carry out wishes of management.
 - 20. Follow program guidance from management.
 - 21. Effectively contribute to the Agency’s equal employment opportunity objectives.

VETERANS PREFERENCE

Veterans preference credits will be added to the final score of those competitors who are successful in this examination and who qualify for, and have requested these points. **VETERANS WHO HAVE ACHIEVED PERMANENT CIVIL SERVICE STATUS ARE NOT ELIGIBLE TO RECEIVE VETERANS CREDITS.**

GENERAL INFORMATION

It is the competitor's responsibility to contact the California Highway Patrol, Examination Services, at (916) 375-2535, three weeks after the final filing date if he/she has not received a progress notice.

If the competitor's notice of oral interview fails to reach him/her prior to the day of the interview due to a verified postal error, he/she will be rescheduled upon written request.

Applications (STD. 678, Rev. 12-06) for open and promotional examinations are available from the California Highway Patrol, local offices of the Employment Development Department, the State Personnel Board (SPB), and the SPB Website at www.spb.ca.gov.

If you meet the requirements stated on this bulletin, you may take this examination, which is competitive. Possession of the entrance requirements does not assure a place on the eligible list. All competitors who pass will be ranked according to their scores.

The **California Highway Patrol** reserves the right to revise the examination plan to better meet the needs of the service if the circumstances under which this examination was planned change. Such revision will be in accordance with civil service law and rules and all competitors will be notified.

Interview Location(s): It is anticipated that interviews will be scheduled in Sacramento.

General Qualifications: Competitors must possess essential personal qualifications including integrity, initiative, dependability, good judgment, and the ability to work cooperatively with others; and a state of health consistent with the ability to perform the assigned duties of the classification.

Veterans Preference: Government Code Section 18973.5(a) defines an entrance examination, for purposes of awarding veterans preference credits in open and open nonpromotional examinations as "...any open competitive examination other than one for a classification having a requirement of both college graduation AND two or more years of experience". Government Code Section 18973.5(b) requires that veterans preference credits be awarded in all qualifying entrance examinations in which a veteran competes and that no veterans credits shall be allowed once a veteran achieves permanent civil service status (successful completion of the probationary period for the classification of hire). In open examinations, veterans, widows, or widowers of veterans, and spouses of disabled veterans qualify for veterans points: 15 points for disabled veterans; 10 points for other veterans. In open nonpromotional examinations, only the veteran qualifies for veterans points: 10 points for disabled veterans; 5 points for other veterans. Directions for applying for veterans preference points are on the Application for Veterans Preference form (SPB 1093) which is available from SPB offices, and the Department of Veterans Affairs, P.O. Box 942895, Sacramento, CA 94295-0001.

The **California Relay Service** enables a person with a Telecommunications Device for the Deaf (TDD) to communicate over telephone lines with another person who does not have a TDD. To use the California Relay Service, call the following: if you have a TDD, 1-800-735-2929; if you do not have a TDD, 1-800-735-2922.

(Rev. 8-09)
